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ABSTRACT

Working diligently, living frugally, and restraining one's lusts and appetites within defensible boundaries have often been classified as middle class values. A growing concern of the U.S. public is the dysfunctional conduct of many of those dependent upon its support. However, society must demonstrate persuasively that rectitude pays. Society also has an obligation to make obstacles surmountable and the prospects of success believable. No available database contains information flowing directly from questions formulated to test the economic impacts of persona! rectitude. Analysis of data from the youth cohort of the National Longitudinal Studies of Labor Market Outcomes suggests that family breakup, teen and unwed parentage, illegal activity, substance abuse, and deficient educational attainment all constitute obstacles to obtaining sustained employment and substantial earnings. Individuals who conduct themselves with recititude are seen as more likely to emerge from poverty than those who do not. A number of disincentives discourage acceptable conduct: lack of access to employment and limited payoff, lack of access to schools that offer necessary preparation for postsecondary education and limited payoff, incentives to teen pregnancy, poverty as an obstacle to marriage, drugs, peer influence, parent influences, health obstacles, and crime and corrections. Positive reinforcements to strengthen incentives for rectitude are strengthening families, pregnancy prevention, avoiding drug involvement, "sticks and carrots," schools, and employment and training. (Contains 104 references.) (YLB)

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Economics of Rectitude: Necessary But Not Sufficient

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July 1992

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The Economics of Rectitude: Necessary But Not Sufficient

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THE ECONOMICS OF RECTITUDE: NECESSARY BUT NOT SUFFICIENT

The Rewards of Traditional Values

Within incumbent memory, there was a generally well-accepted listing of what were often classified as middle class values: take advantage of all education and training opportunities; accept any employment opportunity and work diligently at it until something better comes along; live frugally and always spend a little less than one's income; restrain one's lusts and appetites within defensible boundaries.

These values were marketed, not as random folklore, but as the distilled wisdom of individual and societal experience, reflecting proven means of obtaining both individual prosperity and national economic progress. Like most behavioral values, these were as often honored in their breach. But they were at least given enough lip service to have some positive impact on performance. That was supposedly how one escaped from want and achieved orderly existence. Only the very rich could afford to do otherwise, and even they were subject to the rule "from shirtsleeves to shirtsleeves in three generations."

Periodically, society has tried to escape these well-established rules of behavior, but never successfully for long. The past quarter century has been one of those times and now the consequences are becoming apparent. But, as always, the burdens rest heaviest upon those least able to carry the load. If oncoming generations of Americans are to experience the progress of their ancestors, they must return to the behavioral principles upon which that progress was in part based.

But for those carrying the heaviest burdens, there are also the highest obstacles. Society cannot expect its oncoming

generations to act with rectitude unless it has demonstrated persuasively that rectitude pays. The disincentives must be removed and resiliency reinforced. It should be useful to illustrate the public's growing concern with the dysfunctional conduct of many of those dependant upon its support, inventory some of the disincentives that discourage acceptable conduct and examine alternative measures that have promise for reducing those obstacles and making rectitude attractive and attainable.

Disillusion with the personal conduct of the recipients of many public programs is growing, and well it might. Those who insist on indulging in substance abuse and criminal activity, who burden themselves too early with child care responsibilities, and who fail to take advantage of available education, training and employment opportunities are not promising candidates for rehabilitation. No matter how deprived the circumstances, compliance with a few proven rules of rectitude will improve the probabilities of, but not guarantee, self-sufficiency. Taxpayers cannot be expected to long support conduct they consider abhorrent (in other persons, if not themselves).

But that is only one-half of the story. The rewards for rectitude in the inner cities remain too frequently elusive.[1] There are also obstacles too high to climb and circumstances too debilitating to breed self-confidence and sustain motivation. The individual has an obligation to conform and to try, but society has an obligation to make the obstacles surmountable and the prospects of success believable. We are all responsible for our own conduct and the victims or beneficiaries of our own efforts. But many are confronted with challenges beyond their abilities and all must perceive the probability of positive rewards before rectitude is likely.

There are no easy answers, but any problem society can create for itself, it ought to be able to solve with sufficient resolution. There are many proven programs that need adequate funding and sustained administrative commitment.[2] Others still in experimental stages have been cited and designs for other innovations are not difficult to conceive. However, recommendations for increased support to the needy will garner little support in the absence of economic expansion and productivity growth. Only when the total pie is enlarged are policymakers likely to allocate a bigger slice to the disadvantaged. But that is not the point of this essay.

Personal morality may not be an appropriate subject

for an economic sermon nor responsive to the tools available to public programs, but avoidance of teen pregnancy and drug abuse and development of employability requisites should be. A growing crescendo of demand for more responsible personal conduct on the part of those otherwise likely to become burdens upon society is all to the good. But if the incentives were adequate, more would have cleaned up their act already. It would reflect well on the human race if people were prone to be good for goodness sake. But for most, that seems to require some positive reinforcement. There should be no question but what, in most cases and in the long run, rectitude pays. Therefore, conduct according to the dictation of rectitude is, for most, a prerequisite for economic success. But no matter how appropriate the personal conduct, society has placed discouraging obstacles in the way of too many. It is gratifying that as many overcome these obstacles as do, but, without an extra boost, more will be overwhelmed than will surmount.

From Admonition to Castigation

A new corner has been turned in social welfare policy, one with portents for good or ill, depending upon the directions taken.[3] While the accepted set of moral values has undergone changes over the years, the presumed connection between personal conduct and economic consequence has emerged only recently as a major subject of public debate. Underlying the three decades of federal antipoverty efforts has been a low-key, almost subliminal debate over causation. When members of any demographic or socio-economic group appear to suffer more than their share of social and economic ills, is the problem inherent in them or in the institutions of society? Those positing the former have focused on access to skill training, remedial education and diverse services that would enhance earning ability. They would ameliorate the problems by remodeling the victims. Others have identified social and economic institutions as the culprits and argued for such reforms as job creation, equal employment opportunity enforcement, school integration and minimum wage increases. But even those identifying personal limitations rarely stressed dysfunctional personal conduct, concerned that they might be charged with blaming the victims.

Then Assistant Secretary of Labor Daniel Patrick Moynihan generated a furor with his 1965 study which argued that the matriarchal practices of the slavery era contributed heavily to the modern malfunctioning of the black family.[4] More recently, critics of social programs have blamed the programs for causing dependency and dysfunctional behavior, but not the recipients.[5] Today, however, prominent policy-makers and commentators representing diverse political persuasions openly cite personal misconduct as a primary obstacle to rehabilitation.

According to Secretary of Health and Human Services Louis W. Sullivan, youth who want to avoid poverty, must "assume personal responsibility; finish school; work hard at a legitimate job; avoid alcohol, drugs and unwed pregnancy; and improve their diets and personal health habits."[6] Family and community, he holds, are the "twin sources of our strength," to which he adds a third: "spiritual wellness."[7] Adherence to such behaviors in the past, he says, created a "community of survivors."

Columnist William Raspberry notes the reluctance to chastise the perpetrators for fear of criticism for blaming the victims:

> It isn't their fault that they are born in poverty, or educated in dreadful schools or brought up in homes with too few resources.... But to say that the social trap in which they find themselves was laid by others is not the same as saying that they have no role in fashioning their escape.... Society has a duty to provide help for those who need it, but the needy have a duty to behave in ways that move them toward self-reliance.[8]

The Reverend Jesse Jackson declared, "Somebody must say that babies making babies is morally wrong."[9] The Urban League conducted a "male responsibility" campaign with the slogan, "Don't make a baby if you can't be a father."

The issues are not a monopoly of any race or ethnic group. Linda Chavez of the Manhattan Institute and former Executive Director of the U.S. Civil Rights Commission laments what she perceives as irresponsible child-bearing among Puerto Rican immigrants.[10] Reflecting with nostalgia upon the New York of his youth, Senator Daniel Patrick Moynihan argues

that social reforms were hugely successful when "we simply transferred income and services to a stable, settled group like the elderly. [The reforms] failed where poverty stemmed from social behavior."[11]

Not only conservatives and politicians, but social commentators and scholars have joined the chorus. According to Brookings Institution head, Bruce K. McLaury, "It does not make sense to struggle with new social programs against the background of the failing American family."[12] Harvard professor, Nathan Glazer adds:

> We think of poverty as owing to economic change, lack of opportunity. It can also be owing to personal behavior. People bring misfortune upon themselves. One can insist that poverty is the root cause, but people in similar situations will respond differently.... Our immediate response to problems is...add more social workers, therapists and doctors...but there is another task, which is to try to change self destructive behavior rather than to deal with its consequences.[13]

And a varied but like-minded group of academics chaired by sociologist Amitai Etzioni of the George Washington University are sufficiently exercised about the declining morals of the U.S. population in general to formulate and promote a "responsive communitarian platform of rights and responsibilities."[14]

But the public and a growing number of state legislators appear to argue that if admonition goes unheeded more forceful means for modifying undesirable behavior are necessary. According to this view, if unmarried young women insist on having babies, just refuse to support them with public funds. If kids skip school, throw their parents in jail. While a few states approach behavioral modification positively by adding to the welfare benefits of those who pursue self-sufficiency, more threaten to cut the welfare benefits of those who are either profligate or recalcitrant.[15]

Condemnation of the economic and social consequences of personal misconduct in the media, public policy forums and academic journals is to preach to the choir. Few of the perpetrator-victims are likely to be among the readership, the discussants or the listeners. And even if they were, the chastisers are aware that admonition, though a

necessary step, is insufficient. Punishing the already defeated by depriving the already deprived has little promise of success. Nevertheless, a design for changed behavior must be found. Perhaps compiling the evidence and identifying the policy implications may persuade helping institutions to insist on responsible personal behavior as a prerequisite for desired assistance.

The basic faith prevails that most people at most times react within their perceptions of rationality. If rewards were based upon performance, positive experiences would follow right conduct. The realistic possibility of substantially determining, if not totally controlling, life's outcomes will bring response. But if the obstacles confronting the individual are so overwhelming that generally advocated standards can have no perceptible influence on outcomes, then any performance is rational as well as irrelevant. It is in pursuit of insights into that conundrum that this paper is written.

Conduct and Outcome

No available data base contains information flowing directly from questions formulated to test the economic impacts of personal rectitude. The youth cohort of the National Longitudinal Studies of Labor Market Outcomes (NLSY), drawn from a decade-long follow-up of 4400 males and 4700 females, 1400 of them black and 2300 Hispanic, all of whom were between the ages of 14 and 18 in 1979, comes as close as any.

The basic rectitude proposition suggests that adherence to a general set of time-honored behaviors is positively correlated with societal rewards. Therefore, we examined a variety of labor market outcomes as dependent variables, including hourly rate of pay, annual wage and salary income, annual weeks and hours worked, and annual weeks spent unemployed or out of the labor force.

Educational attainment was consistently the strongest determinant of labor market outcomes. Mother's educational attainment was used as an admittedly poor proxy of parental support of education. That indicator was less consistent than

individual educational attainment in its significance, as one might expect; years of education completed is a result whereas parental interest in education is only a motivator.

Living with both biological parents to age 18 was highly significant in terms of both employment stability and income. Whether because of the role modelling effect of a two-parent family or the superior job-getting contacts available from that family structure, youth growing up in those situations found both steadier employment and higher pay.

Work commitment was proxied by the respondent's months of total work experience. The longer the period of work experience, the higher the hourly, weekly and annual earnings and the more stable the employment. Those who seek available job opportunities are more likely to obtain more and better jobs.

Involvement in illegal activity was captured by differentiating between those who had and had never been charged with an illegal activity. Being charged consistently reduced measured labor market success but the impact of self-admitted crimes was less certain. One can speculate whether the operative influence was the recorded charge and its consequent impact on reputation or the tendency of those from higher socioeconomic strata to avoid criminal charges. Certainly, avoidance of criminality was shown to be a step toward success in the legitimate labor market, just as unemployment, poverty and substance abuse have proven to be causative factors in criminal involvement.[16]

The impact of alcohol and drug abuse was proxied by the respondent's self identification as a "problem drinker" or a frequent user of illegal drugs other than marijuana. Controlling for other factors, being a self-identified "problem drinker" was strongly correlated with fewer hours and/or weeks worked. Labor market outcomes measured in hourly wage rates and annual earnings did not reflect these facts, however. Frequent use of drugs was positively correlated with hourly wage rate and annual earnings. Although probably reflecting the necessity of purchasing power to facilitate drug use, the relationship seems to hold even after accounting for the income effect.[17] Drug usage was, however, negatively related to educational attainment. Since education was a major predictor of employment stability and earnings, the drug user may be disadvantaged in the labor market due to educational deficiencies.

The impact of out of wedlock childbearing on labor market outcomes was proxied by the inclusion of two variables--whether the individual was an unwed parent and whether the individual was a teenager when first becoming a parent. As expected, producing children out of wedlock, particularly during the teenage years, significantly and consistently reduced labor market outcomes, all else being equal. Teen parenthood also significantly reduced educational attainment on the average.

In summary, analysis of the NLSY data suggests that family breakup, teen and unwed parentage, illegal activity, substance abuse and deficient educational attainment all constitute obstacles to obtaining sustained employment and substantial earnings. The correlation between personal conduct and labor market outcomes prevails across race and socioeconomic background. However, this does not mean that rectitude alone is the difference between being poor and nonpoor. Life and labor markets are not that simple. The level of family income in 1979 was a significant predictor of family income in 1988, independent of the effect of other variables. Individuals who conducted themselves with rectitude were more likely to emerge from poverty than those who did not. Regardless of personal conduct, past economic background affected the future. Rectitude was necessary for labor market success but not sufficient.

Hence a dilemma. Those who would succeed must be convinced that personal conduct counts, while surrounded with evidence that, once poor, all of the rectitude one can muster may not be enough to break the poverty barrier. Can a statistical probability of success with no guarantee be sufficient to provide the required motivation?

The Disincentives

Given the documented correlation between rectitude and economic self-sufficiency, why do so many engage in activities which are contrary to their own well-being? It should not be surprising that each individual reacts to the perceived circumstances and prospects confronting himself or herself, not those impinging upon the socioeconomic group or even the society at large. Is it realistic to expect behavior leading to

long-run welfare from those overwhelmed by immediate disincentives in their current environment?

Access and Payoff to Employment

Few would argue with the basic premise that steady employment is the best, though not the universal, means for escaping poverty. A basic difference between poor and nonpoor families is the amount of work they perform; with the highest income quintile of families averaging 1.2 and the bottom quintile averaging less than 0.2 year-round full-time workers.[18]

But this does not explain why. Do the poor choose to remain outside the labor force while ignoring available opportunities for employment; are the perceived rewards of available employment insufficient to provide motivation; or have they found the supposed opportunities elusive? Economists have long maintained that work and earnings decisions are made at the margin. What are the perceived marginal returns of the all-or-nothing choice between work and welfare at the bottom of the income ladder? The evidence supports the conclusion that the poor respond much like everybody else, evaluating both the quantity and relative quality of the opportunities available. Lack of opportunity more attractive than the alternative sources of income, not preference for idleness, is the basic explanation of absences from the work force.

Although the labor force participation rate for the poor is lower than that for the nonpoor, the percentage of individuals out of the labor force but desiring a job is also significantly higher for the former, 17 percent for the poor and 7.5 percent for the nonpoor. The poor are more likely to cite discouragement, illness or disability as reasons for not seeking employment than are their nonpoor counterparts. The fact that the proportion of adult males out of the labor force has increased by more than one-half over the past twenty years is accounted for by labor force participation decisions of the aged and by younger males who have not chosen to marry or have abandoned marital status. Increased availability of Social Security and other retirement income has decreased the labor force participation rates of older men. In terms of younger males, those who have not yet taken on family responsibilities may have more choice between work and nonwork.

The sharp decline of well-paid manufacturing jobs in central cities has been cited as an explanation for falling male

labor force participation there. The counterargument is that the population has been declining even more rapidly, leaving more jobs per resident. Both are true. As the economically successful relocate to more advantageous surroundings, the number of well-paid, attractive jobs within the range of education and experience held by the active central city work force declines. Experienced workers follow the jobs, leaving behind those who have never been successful workers and children growing up in families without working role models.

Despite these effects, an early 1980s study of central city employment opportunities found few youth refusing jobs. Employers explained the absence of youth among their work forces by the necessity of employing members of their own families, the maturing of permanent employees, the turnover-proneness of youth, the lack of employment growth and the ready availability of competing immigrants.[19]

The latter study also found income opportunities from illegal activities to be a minor alternative to working, though a Boston study found the competition to be significant ten years later.[20] Perhaps partially resolving the difference was a study of Washington, D.C. street drug dealers which found their median hourly earnings to be $30 but their annual incomes to reflect little more than full-time, full-year employment at the minimum wage.[21] Lack of child care kept 1.1 million primarily poor young mothers out of the work force in 1986 and probably contributed to other aspects of negative performance.[22] In sum, though some reject employment at what they consider "chump change" wages, the absence of employment opportunity, not unwillingness to accept jobs, is the major disincentive to youth employment. This indicates a response to economic incentives at the lower income levels not appreciably different than the responses among higher income households and communities.

Self-sufficiency faces far more obstacles, requires far more effort and more careful planning, and confronts a much lower probability of realization for today's generation than for any other since the end of the Great Depression.[23] The day when a high school graduate or even dropout could report at a local establishment, be hired at the entry level, be trained on the job and move up a seniority ladder, enjoy a decent home, educate children and retire with a comfortable pension is past. The real median income of families with children and a family head under age 25 has been cut nearly in half over the past two decades.[24] In 1991, 8.7 million individuals were still poor

despite being employed, two million of them full time, year round.[25] Not surprisingly, the marriage rates of young men in their early twenties have been cut in half in those same two decades.

The work experience route to career preparation is equally thwarted for the poor. Part-time and summer employment while in school provides not only income but work experience, future job search contacts and a source for recommendations that have a major impact on employment and income in the years ahead. Holding a job while in school lowers the incidence and duration of later unemployment and raises the subsequent hourly wage of both white and black youth.[26] Nevertheless, numerous studies over recent years have shown 14 and 15 year-olds from poverty income families to be only one-fourth to one-half as likely to have in-school employment as those from families with income three times the poverty threshold. Residential location, access to the dispensers of jobs, or simply preference may account for the difference. In 1988, 40 percent of 16-19 year-olds from middle and upper income families had jobs but only 16 percent of youth from low income families. Those figures represent both less access to part-time jobs while in school and lower likelihood of employment after leaving school. One-quarter of youth from low income families but only four percent of those from high income families were neither in school nor working in 1988.

If poor youth reject available jobs because of inadequate pay, status or working conditions, the same is true among all socio-economic groups. The far greater problem appears to be institutional barriers to any career pattern promising an eventual escape out of the poverty ranks. How many of the 13 million American children currently living in poverty can realistically believe that, if they conduct themselves according to the rules of rectitude, they will be rewarded with at least moderate economic success? Ask that question of the millions of children and youth growing up in female-headed families that have seen their real average family income decline by one-third in less than two decades, and of similar Hispanic families whose real income declined 16 percent. Though less devastating if they are without dependents, the same phenomenon has struck poorly educated males. The purchasing power of 25-34 year-old male high school dropouts fell 29 percent between 1970 and 1985 compared to 17 percent for high school graduates and 7 percent for college graduates of the same ages.[27] The declines in real income have resulted from a combination of inflation, declining employment opportunities,

the altered set of jobs to which young males have access, and falling wages. The same forces impact intact families but they have potential access to multiple wage earners to secure their family incomes.

In the 1960s, children born into poverty had a reasonable chance of escaping. In 1959, 27 percent of children and youth under 18 years of age were poor compared with 14 percent a decade later, only to rise again in the 1970s and persist at around 20 percent through the 1980s.[28] Once in poverty, the chances of escaping are less than at any time in this generation. In 1974, 16 percent of 13 to 18 year-olds lived in female-headed households, in 1980 20 percent and in 1988 25 percent. Of those, 47 percent were living in poverty in the latter year and they were 62 percent of all poor teens. Is poverty under those circumstances more likely to be goad to struggle or source of despair? What has that done to the incentive to practice rectitude in the struggle for economic betterment?

Access and Returns to Education

When interviewed in 1979, 99 percent of all 14-17 year-olds in the NLSY sample expressed a desire to complete high school, 63 percent wanted at least some post-secondary education and 50 percent aspired to a four-year college degree. Poor youth were not far behind in their aspirations, 96 percent wanting to obtain a high school diploma and one-third aspiring to a college degree. But the gap between aspiration and accomplishment was a wide one.[29] A decade later, less than 80 percent of low socio-economic status (SES) students had finished high school, and only 35 percent attended a college. Over one-half of the college attendees did not complete the first year and only 9 percent of low SES high school graduates had achieved a college degree a decade later.

School completion is the mirror image of dropout rates, of course. Within two years of registering their aspirations in 1979, 21 percent of the students from poor families had dropped out of school compared to 9 percent of those from middle income families. In subsequent years, the low income dropout rate stayed relatively firm but that of the higher income students rose. By 1988, 24 percent of low income and 15 percent of middle income 16-19 year-olds were high school dropouts. The school attendance differential by family income class was accentuated at the postsecondary level. Of those graduating from high school in 1980, two out of five from high

socio-economic status families, one-third of middle SES and one in five of low SES students were in some form of postsecondary education two years later.[30]

A mix of family income, academic ability, school quality and peer pressures influence dropout and retention. In 1980, 17 and 18 year-olds from high income families who took the Armed Forces Qualification Test (AFQT)--a basic skills test--scored at the 66th percentile, compared to the 54th percentile from moderate income families, the 37th from low income families and the 19th percentile for those from families with incomes below the poverty threshold. AFQT scores correlate well with school performance--only 3 percent in the top quintile dropped out within the following two years compared to 8 percent for the middle quintile and 20 percent of the bottom quintile. Also, 78 percent of those in the top 20 percent of AFQT scores went on to college but only 35 percent of the middle 20 percent to scores and 15 percent of those in the bottom 20 percent. With college costs outrunning inflation and the availability of grants and loans falling in real terms, family finances account for much of those phenomena. But the weak academic proficiencies of the poor appears to be a major factor.

While inferior performance contributes to the failure of low income students to remain in school, the limited payoff from that schooling may also reduce their motivation as well. Many early school-leavers have struggled through general education development programs (GED), only to find that employers not only do not value the diploma but often consider it negative evidence of inadequate backgrounds. Moreover, there is strong indication that effort devoted to learning and competency development in high school, beyond the simple receipt of the graduation diploma, is not rewarded by the labor market. For the non-college bound, high school grades and test scores have little if any affect on initial wage at employment.[31] A 1987 survey by the National Federation of Independent Business found that only 14.2 percent of firms considered high school transcripts in their hiring decisions. Employers obtained aptitude test scores in only 2.9 percent of the cases and only 15 percent asked applicants to report their grade point average.[32]

Despite employer complaints of educational inadequacies, young men appeared to receive few labor market returns during the first eight years after leaving high school for having developed skills in science, language and mathematics.[33] The employer rather than the individual appears to reap the benefits when a non-college bound student

is diligent in developing these competencies.

If hiring selections and starting wage rates are tied more closely to readily observable criteria such as years of schooling than to demonstrated competencies and abilities, there is little monetary incentive for pursuit of educational achievement. Similarly, college admission decisions infrequently consider achievement in specific high school subjects. Rather, these decisions are based on class rank and grade point average, factors that have little meaning outside the individual school setting. Whether or not these practices are disincentives to educational attainment, they certainly do not provide motivation.

That disincentive effect often applies to pay systems as well. The income gap between the 25 to 34 year-old male college graduate and the average counterpart who had only a high school diploma rose from 27 percent in 1969 to 49 percent in 1989.[34] It was not because the earnings of college graduates had risen so much (they had declined 7.4 percent in real terms) but because the earnings of high school graduates had fallen 20.6 percent. Of course, a high school diploma is a necessary step on the way to college graduation. But for non-college bound, those conditions spell less potential payoff from high school completion.

Yet with all of the justified emphasis on education, the schools may be as much part of the problem as the cure:

> ...public schools that enroll students from lower-class homes tend to adhere to a set of attitudes, policies and organizational arrangements that have the effect of reinforcing the stereotypical views of such students as incapable and inferior....In overt and subtle ways,...students are encouraged to adopt attitudes and behaviors which predestine them for low-paying, low-status jobs, and inspire feelings of inferiority and low self-esteem.[35]

School segregation and resegregation resulting from residential patterns are reinforced by the shortage of affordable housing, long waiting lists for subsidized rental units, the denial of credit in the very areas in which low income families might have a chance of bettering themselves and the rising homelessness from these and other factors.[36] Within these

settings, young people with strong personal and family motivation to succeed in school and life, complain that they are under continual psychological and even physical counterpressure not to rise above their peers.[37] Negative peer pressures are likely the most potent of disincentives and can best be reversed by removal of the victims to locations where the influences are more positive. That appears unlikely when, in 1989, poor households with an annual income of less than $10,000 faced a shortage of 4.1 million affordable rental units while 56 percent paid at least 50 percent of their income for rent and utilities.[38]

The obstacles to overcoming the debilitating influences of early childhood and environment are illustrated by a demonstration project conducted by the Public/Private Ventures corporation. The project offered 14 and 15 year-olds from poor homes summer jobs combined with remedial education. At the end of participation in two consecutive summer programs, the reading and math scores of enrollees improved by 1.35 grades compared with a control group who received only summer jobs. The treatment group also scored significantly higher on tests measuring knowledge about sexually responsible social behavior. However, three and a half years later the researchers found little difference between the treatment and control groups. The study concluded "a positive and successful experience in work, education, and life skills over two summers was not sufficient to alter the life trajectories of poor urban youth."[39]

Thus, the odds for and against economic success continue to vary widely by years of schooling completed and by family structure, characteristics usually not within control of the youth involved. For those from neighborhoods where schools do not offer the necessary preparation for post-secondary education and where the family, peer and community encouragement is lacking and the financial resources are scarce and require great effort to acquire, positive end results may not appear sufficiently realistic to justify the effort required to achieve an elusive traditional lifestyle.

Incentives to Teen Pregnancy

One-quarter of all babies and two out of three black babies are born out of wedlock. The teen-age birth rate declined during the 1970s, stabilized during the following decade, and was rising again at the end of the 1980s.[40] About

one million teenagers become pregnant each year, though only one half give birth.[41] Among those teen births, the fraction attributable to the unmarried more than doubled from about 30 percent to 65 percent between 1970 and 1988.[42] The relationship between teen pregnancies and academic performance, as well as family structure, is extraordinarily strong, suggesting both symptom and prescription. Nonpoor teens generally continue in school, whether or not they terminate their pregnancies, whereas poor teens generally do neither.[43] The probability of a childless 16 year-old girl in 1979 giving birth by 1981 was 6.9 percent. However, if she was non-Hispanic white, enrolled in school, had an AFQT score one standard deviation above her peer group, lived in a two-parent family with an income triple the poverty threshold and had a high school graduate mother, the probability was only 0.7 percent. All other factors being the same but scoring only at the AFQT mean raised the birth probability to 2.6 percent. If the family income was below 150 percent of the poverty line, the mother had not graduated from high school and the AFQT score was one standard deviation below the mean, the probability of carrying pregnancy to termination rose to 15.0 percent. Keeping the rest of the latter conditions the same but not enrolling in school and being from a one parent family raised the probability to 38.0 percent. Being black brought the latter probability to 41.4 percent, suggesting race to be a relatively minor factor in the equations.[44]

The rewards to teenagers for avoiding pregnancy and continuing in school are clear. Only 3 percent of white and 13 percent of black females who do so are poor at age 25 compared to 22 percent of the whites and 48 percent of the blacks who become pregnant.[45] However, glamorizing out of wedlock motherhood by the most adulated women of stage and screen is likely to drown out the warnings issued to potential teenage welfare mothers.[46]

Despite the demonstrated economic and psychological consequences of premature pregnancy, there is substantial evidence that many unmarried young women deliberately choose to become pregnant, and not for public welfare access as often charged.[47] (In fact, the real value of AFDC benefits has been declining rapidly during the very years when unwed pregnancy has been accelerating.) Pregnancy may be sought for reasons as diverse as to get attention of peers or parents, to stake a claim on a sex partner, to escape from parental domination or from school, to obtain a love object, or simply to demonstrate ability to accomplish something.[48]

For a young woman sexually abused by the adult males who should have been her protectors, neglected by her own overburdened mother, also perhaps an unmarried teenaged mother, deprived in her physical surroundings and unpersuaded that there is a better life ahead of her, the fear of pregnancy may be overshadowed by other concerns. As one child development specialist has put it:

> It is fate's cruel trick that in order to move beyond a life of poverty, today's disadvantaged adolescent needs to possess, not just good, but extraordinary psychosocial resources and skills; not just an adequate self-concept, but one which is virtually invincible.[49]

The young women most vulnerable to teen pregnancy are readily identified: they have low self esteem, no realistic goals and mothers and/or sisters who were also pregnant teens. Family background may be a predetermining factor. If a mother is a long-term welfare recipient, the chances of her daughter becoming also dependent increases by 30 percent. Young men may pursue sexual conquest to demonstrate masculinity and accomplishment, because it is the thing to do or because they too long for loving attachments. While it is doubtful that ignorance of the consequences of premature sexual activity is a significant factor in the explosion of teen pregnancy, general knowledge and education might be a deterrent. In fact, poor academic skills among teenagers of both sexes have been shown to triple the likelihood of their becoming teen parents.[50] If it is a valid generalization that many young people choose extra-marital pregnancy in order to reinforce flagging self esteem, merely advocating chastity or providing the techniques and technology of contraception, while useful, may be of limited effectiveness.

Poverty as an Obstacle to Marriage

William Julius Wilson attributes much of the high incidence of female family-headedness among "the underclass" to the shortage of men capable of family support.[51] A study of Washington, D.C. black males ages 18 to 35 found that on an average day in 1991, 42 percent were either incarcerated, on probation or parole, or sought on an arrest warrant.[52] Unemployment, withdrawal from job search, imprisonment, homicide, suicide and drugs have all taken their toll. How much of that phenomenon is attributable to economic status and how much to race and national origin remains debatable.

Mexican-Americans and whites are 180 percent more likely to marry after the birth of their first child than blacks and Puerto Ricans, but for all these groups, employment increased the marriage rate by 50 percent and high school graduation by 40 percent. The proportion of black women living with a spouse fell from 60 percent in 1967-72 to 35 percent in 1986-88, while white females of the same age experienced an 83 percent to 61 percent decline in that status. A 1989 National Bureau of Economic Research survey of inner city Boston youth, both black and white, found that 43 percent of black and 23 percent of white females had borne children out of wedlock. Similarly, 20 percent of the black males and 11 percent of the white males were never-married fathers.[53] However, an Urban Institute study demonstrated that the most potent determinant of marriage rates among both blacks and whites was the employment and earnings prospects of potential spouses.[54]

Drugs, Parents and Peers

Studies of youthful drug and alcohol involvement find lack of family support, peer pressure, school failure, lack of self esteem and the presence of stress to be major explanations. Seven million children under the age of 18 live with alcoholic parents and are four times more likely to become alcohols than children of nonalcoholics?[55] A 1988 survey of Washington, D.C. teenagers found that low household head education, substance abuse by the household head, lack of a clear value structure and behavioral and emotional support, physical abuse and attitudinal differences between parents and youth were all correlated with using and selling drugs.[56] Disinterest in school, poor school performance, perceptions of faculty and administrator disinterest and widespread drug use among other students were also correlated with respondent drug involvement, though cause and effect were difficult to differentiate. Being closer to peers than to parents and having drug using friends were user characteristics in this and other studies.

Peer influences are in part a consequence of residential location.[57] Not that affluent neighborhoods cannot exert negative peer influence. But the poor have become increasingly concentrated and isolated in recent years as housing costs have risen, purchasing power has declined and as those who experience any degree of economic advancement move to more felicitous settings. Pervasive denial of mortgage loans in low income areas and to female family heads impedes home improvement for those who cannot move. It is not surprising,

therefore, that children who grow up in neighborhoods where murder is a frequent and almost casual occurrence do not develop the long time horizons that would motivate investment in their own education, refraining from drug involvement and other manifestations of positive conduct.

A survey of Boston's poor neighborhoods found most of these youth to be personally acquainted with persons who belonged to gangs, sold drugs, committed crimes and were in jail and or on welfare. About one out of five had been victims of crimes in their own neighborhoods.[58] They knew fewer people who were in business or professions than they did people on the wrong side of the criminal justice system.

Of course, family exerted a stronger influence than the neighborhood on these Boston youths. A quarter of those youth with family members in jail had themselves committed crimes during the past year compared to only one-tenth of those with no incarcerated family members. Nearly two out of five youth whose family members were drug and alcohol abusers admitted using illegal drugs themselves compared to one out of five where no family member was involved. One-third of the girls with teenage mothers had already become single parents themselves, compared to one-fifth whose mothers had been more than twenty years-old when they first gave birth. Similar relationships held between the education of parent and youth and between parental welfare recipiency and youth idleness. Forty-two percent of those youths whose family attended church often attended themselves compared to 22 percent of those whose families did not attend. The youths' church attendance made a significant difference in their abstention from drug use, criminality and continuance in school but not in their single-parenthood nor employment.

While the neighborhood effect is not as strong as the family effect, strong independent influences of residential location on drug and crime involvement, teen-age pregnancy, school completion, employment and gang activity have been demonstrated. If the family is dysfunctional and other sources of psychological support and self esteem are unavailable, peer orientation comes early and intensively. Young men growing up in female-headed families are especially prone to turn to their neighborhood peers for mutual support, self-identity and social skills.[59] The skills learned from that source may be essential for neighborhood survival but are counterproductive in the world outside.

Substance abuse often appears to be an attractive relief from stress, low self esteem and other pressures of low income life. However, despite the perception of drug abuse as a minority and primarily black problem, at least among high school seniors, white youth are more likely to be involved across the entire range of legal and illegal substances. Only when it comes to getting arrested for their involvement do blacks win the contest. Justice Department statistics show that, during the decade between 1976 and 1986, middle and working class high school seniors were consistently using drugs more frequently than those classified as lower class.[60] After all, indulgence costs money. But for most of those years, the proportion of lower class youth involved in drug distribution, as contrasted with consumption, exceeded that of youths from more affluent families. "These youngsters turn to the most lucrative option they can find. In rapidly growing numbers, they are becoming the new criminal recruits of the inner city, the children who deal crack." [61] Exposure to drug distribution joins "peer pressure, curiosity, depression, hedonism, attempts to increase or improve performance, rebellion and alienation," among the causes of drug abuse.[62]

Alcohol and drug abuse is, of course, incompatible with stable employment. Absenteeism, physical and mental illness, and low productivity of substance abusers costs the labor market billions of dollars each year. Developmental lags, apathy and psychosocial dysfunctions which inhibit the ability to interact positively with others are consequences of adolescent drug use which make it difficult for them to perform school and job-related tasks.[63] Once involved, these act as disincentives to remedying their dysfunctional personal conduct.

Health Obstacles

Ill health as a disincentive to appropriate personal conduct has received relatively little attention but is undoubtedly an important factor. Health conditions and family income are highly correlated, but that fact has yet to be examined in relation to conduct. Obviously, the victims of ill-health are less likely to be available for education and training leading to employment and less likely to work steadily and forge a career. Administrators of training programs under the Job Training Partnership Act (JTPA) found their enrollees to be vulnerable to dental problems, obesity, poor nutrition, sexually transmitted diseases, substance abuse, mental and emotional problems. Youth training programs in a number of major cities have estimated that from one-third to one-half of

their enrollees either are or have been involved with drugs, adding to health obstacles.[64] These enrollees lack both the knowledge and the health insurance to either prevent or seek treatment for these obstacles to successful training.

The most relevant of available indicators regarding the interaction between health and personal conduct are data concerning the relationship between health and developmental, learning and emotional problems.[65] As the incidence of many infectious diseases of childhood has been reduced, a growing share of pediatric practice has come to involve developmental delays, learning difficulties and behavioral problems, as well as such psychologically-related diseases as allergies, asthma and eating disorders. The increase in these psychological disorders has been attributed in part to parental divorce, out of wedlock birth, low-income single-parent families, low education of parents and conflict-filled homes. Low birth-weight, birth to crack-addicted mothers and residential environmental contamination also contribute to childhood learning and behavioral problems.

Over 10 million children ages 3-17 are estimated to have experienced serious developmental, learning or emotional disorders (20 percent of all children) compared to 12 million with chronic physical ailments. Because the poor are less likely to seek and receive medical treatment and parents of low socioeconomic status are less likely to recognize and report psychological ailments when surveyed, the distribution of such phenomenon by income class is unknown. But it is assumed that the children of the poor are more likely to encounter both sets of ailments and less likely to receive the attention and treatment that might ameliorate them. To the extent that poor physical health contributes to behavioral disorders, the incentives for rectitude are likely to be affected and not in a positive direction.

Crime and Corrections

The characteristics of adult prisoners indicate a clear connection between crime, inadequate education, low income, and alcohol and drug abuse.[66]

	Local jails	State prisons
Total	223,600	450,000
Median age	27	28
Less than high school	59%	62%
Employed at arrest	53%	69%
Used drugs at offense	26%	35%
Under alcohol influence	48%	37%

Although the number of inmates who were working at the time of their arrest is surprising, their limited incomes placed most of them in the ranks of the working poor.[67] The fact that one in four young black men is either in jail or on parole or probation, that the number of blacks in prison is approximately equal to the number of whites, and that Hispanics are also substantially over-represented among the prison population are all indicators of a correlation between family income and involvement with the correctional system.[68] The unemployed, the out of the labor force, the poorly educated, and substance abusers are all grossly over-represented among prison populations.[69] That crime victims tend to be of the same race as the victimizers also suggests an income class parallel. Homicide is the leading cause of death among black males ages 15-24 and one of every three black men 20 to 24 who dies is a homicide victim. The resulting fatalism is undoubtedly reflected in the conduct of many among all low socioeconomic status groups. Quadrupling the number of people in prison has had no measurable impact upon crime rates.[70] What will?

The Resilient

Clinical psychiatry has begun to search for factors which promote a healthy adjustment for those children who thrive when others, with similar characteristics or circumstances, succumb to adversity, a phenomenon called "resiliency" or "invulnerability."[71] Data on the psychological consequences of divorce in America are an example. The parents of one-third of American children separate before the children reach 18 years of age and one-half of all children born in the 1980s are expected to spend some part of their lives in a single parent home. Parental separation and divorce is the factor most strongly associated with attempted suicide by adolescents and children of divorced parents are over-represented among

psychiatric populations. Nevertheless, the substantial majority of the children of divorced parents cope successfully with the trauma and maintain emotional health. Significant factors contributing to that resiliency are living with a same-sex parent, absence of parental hostility, a positive relationship with the custodial parent, consistency in rules and discipline within the home, success in school, sports or other legal activity outside the home, positive peer influences and mentoring by an external adult figure.

While divorce is the predominant cause of single-parenthood in white families, out of wedlock birth fills that role in black families. Blacks are also significantly less likely to marry after parenthood or remarry following divorce so that a black child is likely to remain longer in a single-parent family. As a result, black children in a single parent home are less likely to have experienced the emotional deprivation of family breakup, and extended families and friendship networks are more likely to supply critical support than in comparable white situations. Within that milieu, peer influence, external mentors and community environment are all important variables in developing resiliency.

Foster care has also been shown to have its positive contributions to resiliency under appropriate conditions. Beyond the child's emotional condition at entrance to foster care, positive criteria are long-term stable placement, positive involvement of both foster parents, and training and support provided to the foster parents by the responsible agency.[72] Parental education, presence of two parents in the home, moderate parental strictness, higher economic status, and rural residence have all been shown to be positive factors in the avoidance of teen pregnancy. But from the standpoint of the teenager, those are all preexisting accidents upon which they have no influence.

Religious affiliation, church attendance, and sex education diminish premarital intercourse. Sex education in the school alone is reported to increase the use of contraceptives without increasing or decreasing the likelihood of intercourse. Factors which contribute to a high incidence of teen pregnancy are earlier sex maturation, absence of adult supervision, initial sex education from a peer rather than an adult, presence of unmarried sisters with children, negative peer pressure, discordant home life and low self esteem.[73] The opposites are sources of resiliency. Peer influence, home environment, community mores, religious affiliation, sex education and

attitudes related to responsibility are all critical factors influencing the male participants.

A 1988 Urban Institute survey of Washington, D.C. male teens found multiple factors contributed to the avoidance of drug involvement. The resilient had strong family support, a recognizable value structure with clear and definite rules, emotional and behavioral support, perceptions of fair treatment, an absence of substance abuse among other household members and attitude similarity among parents and youth.[74]

That there are substantial numbers of the resilient in circumstance to which many of their peers have succumbed offers hope and direction. Such youth have often managed, not only to survive in communities devastated by crime, drug addiction and violence, but to be recognized as achievers.[75] They have not done it alone but have benefitted from sheltering experiences provided by parents, teachers, and community leaders, offering stability, education, opportunities to earn an income, and a sense of achievement and self worth.

Reinforcing Resiliency

*R*ectitude is a prerequisite to forging a career, but saying that and nothing more for the poor is the rhetorical equivalent of "just say no" to drugs. Self-sufficiency through legitimate economic participation must be the goal of every social welfare program, for purposes of emotional and psychological as well as physical survival. Appropriate personal conduct must be a prerequisite for enrollment and retention. Otherwise the public's resources and the client's time is wasted, and only frustration results. Such insistence will have lasting effects only if there is realistic reason to expect that appropriate rewards will follow performance. "A school or social program can and should serve as a bridge to the wider world, but the adolescent must believe there is something on the other side of the bridge that is worth crossing for."[76] To build the bridges, the current fragmented human services system needs to be overhauled to be able to deliver integrated health, education, and social services assistance.[77]

Adolescents do what they were taught, not explicitly by

parents and teachers but implicitly by their total environment. They respond to the incentive system which society has prepared for them. They should, however, be allowed to escape responsibility for their own choices and actions. If society wants to reduce the proportion of its members at risk, particularly among the young, and improve the probabilities of their making acceptable choices, it must restructure the incentive systems to encourage socially-preferred responses.

Some useful steps are being taken. Nevertheless, given the multiple obstacles, the incentives for rectitude remain weak and inadequate to help significant proportions of those facing limited opportunity. Positive reinforcement must be provided to strengthen the incentives. The warnings of religious, political, media and academic figures are all to the good but will not be heard directly by major segments of the intended audience. The most that can be hoped for--and that is a great deal--is to reach the general public who can then pressure policymakers where it counts: in their balance sheets, in their prestige and in the ballot boxes.

Strengthening Families

A strong and stable family is the most dependable guarantor of rectitude. Values and attitudes are largely formed in child and are difficult to change thereafter. The family is the first and prime source of the attributes of self-sufficiency as well as rectitude. Work attitudes as well as moral values emerge first in the home. The offspring of parents who practice the work ethic will generally follow in their foot-steps, though parents can enhance that process by giving positive reinforcement to the successful completion of the humblest of household tasks, offering impressive glimpses of the satisfactions they receive from work, and involving the young in rewarding experiences.[78] This will be difficult for parents who have not themselves had satisfying labor market experience.

Good parenting, including career guidance skills, can be taught. Problems emerge primarily among youth who have no respected and successful role models and few demonstrations that people like them can "make it" legitimately.[79] Reinforced family influence, enriched schools staffed by dedicated teachers and counselors with resources and time to provide both sound counsel and friendly but firm example have had ample advocacy, but rarely substantial and continuing support. Resources are scarce for attacking any identified social problem, but the aggregate of resources

dedicated to income support and social services in aid of the poor is still substantial, nearing $200 billion per year, but they are scattered over some 75 federal and uncounted state and local programs, though real per capita expenditures have declined since 1978.[80]

The economically disadvantaged are generally members of multi-problem families. There may be within one household a single parent lacking basic education and job skills, a pregnant teen needing prenatal care, a drug-dabbling young male school dropout and a younger sibling vulnerable to similar performance. Each if aggressive and fortunate may find access to one isolated program designed to ameliorate one specific problem. All of these problems are interactive and emerge from common sources. The need is to treat the multi-problem family as a unit, whatever its structure, through case-managed integrated efforts in family development centers. Such centers, attached to low income housing projects, schools serving low income areas or social service agencies are spreading across the nation with at least early promise.[81]

These family investment efforts are as varied as the populations and locations they serve but have in common the guidance of a case manager/counselor. This key individual is vested with the responsibility and resources to achieve total family involvement, assist the family in formulating a set of goals and access a combination of services tailored to the family's needs, serve as the family's advocate in relations with the service-delivering agencies. Commitment by family members to fulfill their responsibilities is essential to the rehabilitative process.[82] Some of the programs are school-centered, others focus on the residents of a specific low-income housing project, and some originate in a collaborative effort among social welfare agencies, either private or public. Private foundation funds have been important catalysts at the local as well as the national level. Often such efforts begin by offering a female family head convenient day care for her children if and only if she enrolls simultaneously in a rehabilitative education or skill training effort and in parenting education to improve her ability to effect positively the lives of her children. More efforts should also be made to involve the father of the child to enhance his earning ability for added support to the family.

The concern for the female-headed family often does but should not result in neglecting the plight of dysfunctional two-parent families. Whatever the family structure, it is the key

to nurturing the next generation, and parent training can increase its capability to do so. The need is to marshal all available resources in order to focus on the family, whatever its structure, in order to rebuild it into a self-sufficient and individually-reinforcing unit. There can be no higher priority in the promotion of resilience.

Pregnancy Prevention

TV and movie characters meet, kiss, copulate, and go on with their prime time adventures with rarely a mention of disease or pregnancy. The result is another illustration of the ancient principle, "We have met the enemy and he is us." But sex did not await the discovery of television. Sex education and contraceptives protect to some degree those who prefer to avoid pregnancy. Solutions are more difficult on behalf of those who choose pregnancy or register only ambivalence. Sex education can stress the negative realities of teen parenthood and teach the techniques of contraception, but will have little effect where, for instance, the critical factor is a lack of self esteem. This being the case, community service opportunities, adult mentoring, school success experiences and job creation efforts may have a more powerful impact than programs that deal directly with sex issues.

Here again, a total family approach, no matter how fragmented the family, can reduce the incidence of unfavorable outcomes. For instance, after several weeks of involvement in mother-daughter communications workshops, 12-17 year-old in four cities were one-half as likely to have sexual intercourse and, of those who were sexually active, one-half as likely to become pregnant as a control group.[83]

When prevention fails, three well-explored paths are available for public policy. First, provide full medical and psychological support for mother and child throughout pregnancy, birth and its aftermath, including the rarely used adoption alternative. Secondly, identify and involve the father. Unlike divorced mid-career fathers with vested interest in their jobs, youthful unmarried fathers can easily escape mandated support payments. Counsel, not force, when accompanied by remedial education, employment preparation and job opportunities is most likely to succeed. Developing a sense of responsibility toward the child and mother can be a major step in the young father's preparation for other responsible roles in life.[84]

Second, enforcing child support payments by employed fathers but excusing the nonemployed is a disincentive to work as well as to fatherhood responsibility. However, the evidence suggests that enhancing the ability of young men to support families will reduce their reluctance to marry in the first place. Marriage and family responsibilities are then a great disciplining influence for, though not a guarantor of, proper conduct. Excluding $50, current law assigns child support payments to the state as an offset to AFDC payments to the mother. How much better to insist that the father directly support his children, rather than make resented reimbursement to the state.

Third, continued education, family development assistance, counseling, training and employment opportunities for the mother, all of which have been successfully accomplished by one program or another need resources and dissemination.[85] The European combination of supportive services and employment opportunities, along with supplementary child allowances is worthy of emulation, except for the flaw that no attempt is made to enforce or entice fatherhood contributions.[86] Wage subsidies to working mothers as an offset to the attractions of AFDC were tried in the 1970s but abandoned in the following decade. The earned income tax credit, however, does provide work incentive. If welfare recipients and their children are to be expected to break the continuing cycle of dependence, they need a wide range of support: child care, health care, counseling, school completion, vocational preparation, support for post-secondary education and training, job development and guided work experience. The task is daunting, but the alternative is worse.[87]

Avoiding Drug Involvement

Pursuit of criminals appears to have no significant impact on drug consumption. Abstinence is the obvious answer, but how to get there from here? If peer pressure, stress and low self esteem are the causes of abuse, efforts to eliminate these negative influences must be at least part of the cure. Housing reform, scattering the poor, among the nonpoor could do a great deal to diversify peer pressures. Dealing with the consequences requires a sensitivity to the elements in each individual's life that initiate involvement and determine current usage.

Success experiences in school, work and social life, accompanied by effective counseling, can elevate self esteem

and make stress manageable. To be effective, preventive measures need to start early in life. Schools can play a preventive role by lengthening the school day and school year to coincide with parental working hours, offering activities more attractive than the streets.

A variety of efforts are emerging across the country, some with impressive records. Typically, teachers, counselors and compassionate police officers serve as role models to assist children in building resistance to negative peer pressures. Group discussion sessions and individual counseling explore wants and fears, what participants think and feel about their lives, their identity in relation to family, friends and society, all in pursuit of self-understanding, self-respect and self-esteem with consequent dedication to self-improvement.[88] Positive activities include classroom success, extracurricular school involvement, athletics, community service, leadership opportunities, and close associations with responsible adults. For older youth, skill training leading to remunerative and attractive employment is added.

Sticks and Carrots

Frustrated state legislatures are in a punitive mood, and that view was reinforced in the 1992 presidential State of the Union message: "...when able-bodied adults receive governmental assistance, they have responsibilities to the taxpayer." They have "a responsibility to seek work, education or job training," President Bush added, and "a responsibility to get their lives in order."

Sticks often work as well as carrots, but there is sometimes a question as to who is being punished. Ohio's Learning, Earning and Parenting Program (LEAP) docks teen mothers $62 of their average $310 monthly welfare check if they fail to attend basic education and skill training classes but pays them a bonus of the same amount if they miss fewer than four days per month.[89] But the children, not the parents, are the supposed support objectives of AFDC payments and, as such, are being punished for their parent's nonperformance. Other states, frustrated with rising welfare rolls, are seeking to "balance their budgets by behavior modification."[90] New Jersey will not add to AFDC benefits when additional children are born to an unwed mother. Some states, on the other hand, have chosen to punish the parents for the childrens' transgressions. Wisconsin cuts family welfare benefits if a child is truant. Hawaii has declared its intent to make grandparents

pay support for the illegitimate children of their children. One Arkansas city threatens to punish parents whose children violate curfew. California can arrest parents whose children engage in violent gang activity. Twenty-nine states have the legal authority to evict tenants from public housing if their children use or sell drugs.[91]

Such disciplinary provisions would be justified if the perpetrators were in a position to reasonably effect outcomes and are given adequate notice about the consequences of failure to perform. However, rewarding superior performance rather than penalizing the children of the inadequately performing might better accomplish program objectives, if not budgetary purposes. This "new paternalism" may only make matters worse unless the behavioral change sought is within the reach of the recipient, rewards are at least as prevalent as penalties, the penalties and benefits are such as to encourage long-term improvement and the enforcers are alert to the ever-present "law of unintended consequences."[92]

Yet, despite the evident punitive spirit of the current declarations, the case for basing receipt of public assistance upon acceptable personal conduct--the age-old search for the worthy poor--has an inherent logic. In a society that values self-sufficiency, there can be little self-esteem in a life which does not include it. The psychological satisfactions of the recipients, as well as the economic prospects of their offspring, would probably be improved if all public assistance were based upon either work or preparation for work. But, at least in the short-run, that should not be expected to reduce the burdens on the taxpayer. Despite rhetoric to the contrary, the dole has generally been preferred by policymakers because it is cheaper than the cost of providing meaningful employment and the training and support services that would have to accompany it. Nevertheless, there will be no end to the pursuit of public welfare reform until self-sufficiency is made clearly the goal and all efforts and expenditures are dedicated to its achievement.

The 1988 Family Support Act started down that road by requiring employment preparation of targeted groups of AFDC recipients, but the funds to supply the necessary training, support services and subsidized employment has never been appropriated. Changing public assistance philosophy to require employment preparation and work of every recipient, including the disabled, and making that participation realistic and attractive is the only viable answer to the "sticks and carrots" dilemma.

The Role of the Schools

The schools offer an obvious locale for reinforcing appropriate attitudes and values and restoring damaged psyches. This role has already been cited for pregnancy prevention and drug avoidance. There are many other school-based efforts to build faith in the future for troubled youngsters. Such efforts have no central source and guidance and depend upon individual initiative but have impressive localized results. The Annie E. Casey Foundation is spending $50 million on its New Futures Initiative, coordinating education and social services in a five year-five city school-based effort designed to reduce dropout rates, teen pregnancy and youth unemployment. Big brothers and big sisters programs promote one-on-one bonding and role modeling. The Urban Institute is attempting to introduce in the most impoverished central cities a Mentor, Peer, Incentive (MPI) model combining personal bonding between responsible adults and 10-15 year-old males and financial rewards including up to $5000 in an individual educational trust fund.[93] The I Have A Dream Foundation emanating from Eugene Lang's much-publicized personal offer to pay for a college education of qualifying members of an inner-city sixth grade class; the Cleveland initiative for Education, the Valued Youth Partnership in San Antonio, Texas; and a Colorado program paying girls a dollar a day to avoid pregnancy (an economic bargain for society as well as the girls) are further examples.[94] The Salt Lake City high school with the largest low-income and multi-racial and ethnic component has dramatically reduced drug involvement and other misconduct by assigning two counselors to cruise the halls to rap with and support the self-esteem of at-risk students.[95]

Self-esteem is a proven key to rectitude and next to family influence, success in school is the most direct route to self- esteem for most children. Head Start, augmented by Chapter I of the Elementary and Secondary Education Act, provides badly needed support to low income schools. Even in a world of high federal deficits, it is difficult to justify fractional funding when longitudinal studies have shown that two-thirds of those enrolled finish high school compared to one-half of a control group, twice as many continue to college or skill training programs and welfare recipiency and out of wedlock pregnancies are cut in half.[96]

At the other end of the school age continuum, numerous projects reclaim dropouts, involve employers to

connect the school to the workplace, improve vocational education and provide entrepreneurial education. All of these are designed to assure that the non-college-bound school-leaver acquires self-confidence and is capable of "making it" in the economic as well as the social world. Mainstream youth groups such as Boy and Girl Scouts and the 4H clubs have long pursued the building of values. The public schools have usually sought to remain value-free, while fostering unchallenged rules of conduct. However, political support now appears to be available for devoting public resources to the development of socially acceptable values, at least to change the types of conduct that have unfavorable long-run economic consequences.

Assurance that adequately performing youth are financially able to pursue education to the limits of their ability and motivation and that jobs commensurate with their preparation follow lacks only legal and financial support. Educational reform, including a requirement to demonstrate the attainment of basic competencies at various steps on the school ladder before moving on will require careful oversight to assure that the results are not squeezing out the educationally unprepared. The promise of the Los Angeles School District that, beginning with the class of 1994, it will provide a written warranty to prospective employers that remedial training will be provided at district expense to any graduate employed who proves not to have the expected basic skills is worthy of emulation.[97]

As noted earlier, employer hiring policies tend to reward educational attainment rather than educational achievement, especially that gained at the high school level. A restructuring of incentives to recognize and reward learning effort is needed. Employer requirement of high school transcripts and visible reward of academic achievement in hiring and in compensating would send motivational messages. Statewide competency tests specific to the curriculum of instruction could provide certification for use in job search and serve as an inexpensive achievement-based indicator for employers' selection decisions. President Bush has recommended the development of voluntary national test standards. A local or state system of high school graduation credentials signalling student accomplishments could produce similar incentives without mandating competency tests.

Within the school, recognition of academic accomplishments could be increased. Just as trophies and

school letters are strong motivators for participation in interscholastic sports, academic pursuits could profit from similar reinforcement. Certifications of competencies attained would help link academic achievements to their labor market consequences. These competency demonstrations should assist minority students and those from disadvantaged backgrounds by diminishing the reliance upon often culturally-biased selection criteria such as work experience, family contacts and interview performance. Likewise, substituting academic achievement tests for aptitude tests in college admissions decisions would remove or diminish use of selection criteria unrelated to student competency and potential.

The 1990 report of the Commission on the Skills of the American Workforce recommended a national system of competency certification which would, at age 16, "certify labor market readiness and a mastery of basic skills necessary for high productivity employment."[98] Incorporating such certification without providing the educational support and meaningful incentives for achieving the certificate could further alienate culturally-disadvantaged youth from the mainstream. But given the necessary support and a realistic vision of the rewards of accomplishment, it could provide an objective measure of competence and an incentive for pursuing academic achievement.

Employment and Training

Expanding training and providing employment opportunities is an obvious means for encouraging resiliency and escaping poverty. The Job Corps is a proven source of rehabilitation for many troubled youths from low income homes, in part because its administrators have not been reluctant to discipline and even expel those who transgress its rules as to drugs, alcohol, gang involvement and other aspects of personal misconduct. A six-month or longer stay at a Job Corps center improves educational achievement and enhances employment and earnings. In addition, Job Corps participation has raised self-esteem, improved family relations, reduced out of wedlock births and increased matriculation in post-secondary education.[99] However, the full-time residency that provides the opportunity for comprehensive rehabilitation also imposes budgetary costs that limit enrollment capacity. Were it not so, the Job Corps experience might suggest boarding schools at the elementary and secondary level as an alternative for at risk youth. Whether an intensive mentoring approach in a non-residential setting could have an equal impact at lesser cost

might be worthy of experimentation.[100]

Despite the obvious need for remedial education and skill training, the Job Training Partnership Act has funding sufficient to enroll only a fraction of those eligible for its services. The program has tended to reject the most deficiently educated and has reserved its longer duration--though still rarely adequate--trainingin more advanced occupations for the less disadvantaged. The more disadvantaged have been primarily relegated to job search training and short duration training for poorly paid occupations.[101] Not that anyone wills it that way, but built-in barriers predispose those results. For the better jobs, employers demand at least a high school education and give little credence to the substitute GED. The training required to qualify for such jobs requires a level of basic skills beyond the capability of most school dropouts. The remedial basic education required to support the skill training lengthens the training period, reinforcing the trainee's reluctance and adding to the per trainee costs to the detriment of other eligible potential trainees. Still, thirty years of employment and training program experience has proven their effectiveness when the trainees are motivated, performance is required, and the training is long enough to make a difference.

Among other barriers to successful program participation by the economically-disadvantaged, health problems impede trainability. Single-parentedhood limits the time available for enrollment and the energy for successful study. Lack of stable school attendance, work experience and positive adult role models may also limit trainability, raise dropout rates and decrease acceptability to the training institution. Involvement with the criminal justice system stands in the way of access to training. Substance abuse reduces both attendance and the ability to profit from acquired skills. Residence in areas of concentrated poverty and inadequate employment opportunities cuts into both trainee incentive and the placement rates necessary to justify offering enrollment. All of these issues need to be addressed within the program.

Because JTPA is a stipendless program, only persons on welfare or members of families in which someone else in the household is bringing in income can afford long-term participation in the program. Stipends at the minimum wage level under the Comprehensive Employment and Training Act, JTPA's predecessor, absorbed over one-half of the program's resources, encouraging enrollment but also continuation for the stipend's sake. So the baby was thrown out with the bathwater.

However, stipends could be based on a case-by-case basis depending upon need. A great advantage of stipends, in addition to making training possible for those with no other source of subsistence during enrollment, would be both whip and carrot, rewarding good and punishing bad performance.

Financial support, including stipends, does not exhaust the need for support services. There is also need for mentoring, peer group support and instruction related to personal health, financial management, avoidance of substance abuse and responsible sexual behavior. Here, as with integrated family services, the essentials are needs assessment, service combinations tailored to those needs and case management to assure access, progress, and follow-up. If training programs are to be effective in enabling the seriously disadvantaged to compete for stable employment, all of these complex needs must be addressed, recognizing that improvements will be bought at higher per capita costs, necessitating either increased budgets or even further enrollment limitations. Pending legislation is designed to remedy a few of these shortcomings.

Moving beyond these employment and training programs designed specifically for the economically disadvantaged, public policy debate during recent years has focussed on the need to upgrade the quality of the entire U.S. labor force as a means for enhancing our international economic competitiveness. Recommendations have ranged across more intensive basic skills preparation, both in the schools and in the workplace; more hours and days in school; increased emphasis on science and math preparation for all students; better integration of school-based and workplace learning, including new forms of apprenticeship; universality of post-secondary education, and a myriad of other reforms. However, every measure to upgrade the quality of the work force which does not include a special effort to overcome the accumulated barriers confronting the disadvantaged will only leave them further behind. There can also be no lasting solution for anyone left out of the mainstream short of being brought in and enabled to function successfully therein. Accompanied by effective assistance for inclusion, all of the advocated measures for labor force upgrading should function to give hope, reassurance and, therefore, motivation for rectitude on the part of those now left out.

The immediate objective of most of the program efforts cited is self-sustaining employment, but that in turn has an interactive impact on personal conduct. An impressive example

is the Belmont, Massachusetts Youth Build program which employs young people in rehabilitating their communities while at the same time learning to take control of their own lives. These youth spend one-half of each day in academic classes, mastering basic skills, preparing for high school equivalency diplomas, obtaining drivers' licenses and undergoing individual counseling. During the remaining time, they receive on-the-job training and employment in construction skills, spending six to eighteen months rehabilitating abandoned or deteriorating buildings or helping with the construction of new low-income housing. The successive stages of the program in involvement in pre-apprenticeship programs, and transition into apprenticeship with employment in the construction industry as the outcome. Personal and leadership development are equally sought objectives.

Guaranteed employment in return for school retention and performance is another option. Attempted in the 1970s, it did a great deal for labor force participation, though it had little impact on school attendance.[102] Without school improvement or alternative schools, young people were reluctant to return to the school settings in which they had already experienced years of failure. Guaranteed employment in return for disciplined and productive effort on the job and appropriate personal conduct in off duty hours is worth an experiment. Summer jobs conditioned on both good conduct and return to school can have the added bonus of work experience and preparation for further employment, but only in connection with school reform.

Finally, an adequate minimum wage would encourage more youth to take advantage of employment opportunities, although it might eliminate some jobs. Higher wages would also foster positive motivation and work commitment, promote more effective management practices and reduce income inequality. Each should reinforce resiliency.[103]

These are only a few examples of programs with promise. Bridging both school reform and employability development, the William E. Grant Foundation study of Youth and America's Future has also advocated a well-articulated program for the transition from school to work for non-college-bound youth.[104] There seems to be no shortage of workable plans to improve the situation, remove disincentives, and reinforce resiliency; only a reluctance to do what we know we have to.

Social Responsibility and Personal Rectitude

*P*ersonal rectitude is necessary but not sufficient for social and labor market success. Individuals and society must act to instill self-confidence in one's ability to succeed in the society and the economy. Society's obligation is to:

1. Strengthen families through case-managed integrated services, including involvement of the unwed fathers where relevant.

2. Provide education and training opportunities which will build self-confidence in the probabilities of social and economic success through acceptable conduct.

3. Assure access to earnings opportunities adequate to self-sufficiency, including appropriate subsidization for those of reduced capacity.

All that is easier said than done. Although the costs will be high, the proposed initiatives are doable within the limits of current knowledge and available resources. The May 1992 Los Angeles riots add urgency, if emphasis is necessary, to expand opportunities in inner cities and remove obstacles that prevent achievement of self-sufficiency. This end cannot be achieved without vigorous and prompt government and private action. When the necessary help becomes available, an individual's rectitude should be the only attainable route to assistance.

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